

Mr. CONYERS. Mr. Speaker, I rise in strong support of H.R. 4246, the "National Guard and Reservist Debt Relief Extension Act of 2015."

It has been ten years since President Bush signed into law the Bankruptcy Abuse Prevention and Consumer Protection Act, a bill that made numerous amendments to the Bankruptcy Code, many of which pertained to consumer debtors.

In particular, the Act established a means test mechanism—purportedly intended to determine a debtor's ability to repay debts—that requires a presumption of abuse if the debtor has income in excess of specified thresholds.

H.R. 4246 would continue the current exemption from this presumption for certain qualifying National Guard members and reserve component members of the Armed Services.

This exemption, which was first enacted in 2008 on a bipartisan basis, is due to expire in just a few days on December 19th.

H.R. 4246 recognizes that some of those who serve in the military encounter financial difficulties during or in the wake of their service and that they merit relief from the additional proof requirements of the means test.

In fact, servicemembers are often targeted by unscrupulous lenders. As reported by the Wall Street Journal earlier this year, payday lenders prey on service members and their families at twice the rate that they use to target civilians.

These short-term, high-interest loans are often used to provide small amounts of money to pay for unexpected or emergency expenditures or to obtain advances on tax refunds.

Yet, as a result of excessive interest rates, these loans can quickly balloon into overwhelming debt obligations. According to the Journal, some servicemembers have paid as much as 600 percent to 700 percent for the life of their loans, or even four times the amount of the original loan.

In 2013, about 11 percent of enlisted personnel in the active duty military obtained payday loans, which included vehicle title loans, pawnshop loans, and other high-interest loans.

So, at least for those servicemembers who seek bankruptcy protection in response to financial distress, H.R. 4246 ensures that they are exempted from the presumption of abuse if he or she is on active duty or is performing a homeland defense activity for a specified period.

I commend the gentleman from Tennessee, STEVE COHEN, for his leadership on this legislation and for his enduring commitment to our Nation's servicemembers.

Accordingly, I urge my colleagues on both sides of the aisle to join me in supporting H.R. 4246.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Virginia (Mr. GOODLATTE) that the House suspend the rules and pass the bill, H.R. 4246.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. COHEN. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

EMERGENCY INFORMATION IMPROVEMENT ACT OF 2015

Mr. COSTELLO of Pennsylvania. Mr. Speaker, I move to suspend the rules and pass the bill (S. 1090) to amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act to provide eligibility for broadcasting facilities to receive certain disaster assistance, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

S. 1090

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Emergency Information Improvement Act of 2015".

SEC. 2. ELIGIBILITY OF BROADCASTING FACILITIES FOR CERTAIN DISASTER ASSISTANCE.

(a) PRIVATE NONPROFIT FACILITY DEFINED.—Section 102(11)(B) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(11)(B)) is amended by inserting "broadcasting facilities," after "workshops,".

(b) CRITICAL SERVICES DEFINED.—Section 406(a)(3)(B) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5172(a)(3)(B)) is amended by striking "communications," and inserting "communications (including broadcast and telecommunications),".

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Pennsylvania (Mr. COSTELLO) and the gentleman from Indiana (Mr. CARSON) each will control 20 minutes.

The Chair recognizes the gentleman from Pennsylvania.

GENERAL LEAVE

Mr. COSTELLO of Pennsylvania. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and to include extraneous material on S. 1090.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Pennsylvania?

There was no objection.

Mr. COSTELLO of Pennsylvania. Mr. Speaker, I yield myself such time as I may consume.

Currently, the Robert T. Stafford Disaster Relief and Emergency Assistance Act, also known as the Stafford Act, provides for assistance to governments and to nonprofit organizations to rebuild damaged facilities following a declared disaster.

S. 1090, the Emergency Information Improvement Act of 2015, clarifies the eligibility of certain not-for-profit broadcasting facilities for disaster assistance that is consistent with existing policy.

These stations provide essential alerts and information before, during, and after disasters and emergencies. In fact, these broadcasters are an integral component of our national public alert and warning system. Following a disaster, it is critical that these facilities get up and running as soon as possible to ensure the public receives necessary emergency information. For example,

during recent major disasters, these broadcasters were critical to getting information to the public quickly.

I want to thank Congressman PALAZZO for his leadership on shepherding this bill through committee and for getting it here to the House floor.

Mr. Speaker, I reserve the balance of my time.

Mr. CARSON of Indiana. Mr. Speaker, I yield myself such time as I may consume.

S. 1090, the Emergency Information Improvement Act of 2015, would clarify the eligibility of certain broadcasting facilities for public assistance.

Broadcasters are critical partners when it comes to emergency management in the face of a disaster. One of the best ways to prevent deaths and injuries during a disaster is to warn those who are in harm's way of impending danger. This allows people to take the necessary precautions to avoid injury and death and to minimize property damage. Broadcasters work hand in hand with emergency managers to provide this notice before a disaster strikes. After a disaster, the broadcasters' role remains just as critical. They continue airing information about ongoing hazards and aid recovery efforts by providing how-to information on accessing recovery assistance.

From Hurricane Sandy to this year's floods in the Carolinas, the emergency broadcasts save lives and keep people out of harm's way. This is not just about large-scale disasters. When a violent storm caused the sudden collapse of a concert stage in my hometown of Indianapolis, Indiana, local broadcasters kept a tragedy from becoming that much worse. Timely alerts enabled Fair officials to clear the Midway minutes before the storm struck, potentially saving the lives of hundreds of people. We see this all over the country every year.

Unfortunately, broadcast facilities are not immune to hazards, which is why this bill is so important. When broadcasting facilities are damaged by a disaster, we must ensure that they are eligible for recovery assistance so that they can be up and running in time for the next hazard.

I would note, Mr. Speaker, that this language is absolutely identical to the language that my good friend from New York (Mr. NADLER) has been so tirelessly advocating for; so I want to thank him for his efforts in bringing this issue to our attention and for his diligence in ensuring this matter was brought to the House floor.

I urge my colleagues to support this measure.

Mr. Speaker, I yield back the balance of my time.

Mr. COSTELLO of Pennsylvania. Mr. Speaker, I urge the passage of the bill.

I yield back the balance of my time.

Mr. PALAZZO. Mr. Speaker, I give my full support of Senate Bill 1090, the Emergency Information Improvement Act. Congressman BRIAN HIGGINS of New York and I sponsored

the House version of this bill, and we are proud to see this simple but very important piece of legislation pass.

Disasters strike every year in every corner of America. Hurricanes on the Gulf Coast and Eastern Seaboard, ice storms in the Midwest and plains states, wild fires in the West, tornados through our Nation's heartlands and flooding in Texas, the Carolinas, and elsewhere.

During a disaster, local public radio stations play an essential role in delivering information about response efforts, local relief supplies, evacuation orders and emergency routes, where to find food, shelter and fuel as well as on-the-ground, at-the-scene reporting to help affected communities understand and respond.

Approximately 98 percent of the American population has access to a public radio or TV signal. Current federal emergency response and relief statutes are ambiguous on whether local public broadcasting stations are eligible for emergency financial assistance when damaged by storms and other disasters. This legislation amends the Stafford Act to make clear that local public radio and broadcasting stations are eligible recipients of disaster relief. The Emergency Information Improvement Act brings greater stability to the availability of critical information during times of crisis.

Its passage by Congress will significantly boost our efforts to ensure that all Americans have the information they need when they need it during occurrences of natural and man-made disasters. It will guarantee that locally licensed stations are eligible for federal disaster relief funding in the event their facilities are impacted by a disaster.

I want to personally thank my colleagues in the Senate, Senators TED CRUZ and CORY BOOKER, for introducing companion legislation in the Senate and for their hard work in seeing this important piece of legislation pass their chamber.

□ 0945

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Pennsylvania (Mr. COSTELLO) that the House suspend the rules and pass the bill, S. 1090.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. COSTELLO of Pennsylvania. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

FURTHER CONTINUING APPROPRIATIONS ACT, 2016

Mr. ROGERS of Kentucky. Mr. Speaker, I move to suspend the rules and pass the joint resolution (H.J. Res. 78) making further continuing appropriations for fiscal year 2016, and for other purposes.

The Clerk read the title of the joint resolution.

The text of the joint resolution is as follows:

H.J. RES. 78

Resolved by the Senate and the House of Representatives of the United States of America in Congress assembled, That the Continuing Appropriations Act, 2016 (Public Law 114-53) is further amended by striking the date specified in section 106(3) and inserting "December 22, 2015".

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Kentucky (Mr. ROGERS) and the gentlewoman from New York (Mrs. LOWEY) each will control 20 minutes.

The Chair recognizes the gentleman from Kentucky.

GENERAL LEAVE

Mr. ROGERS of Kentucky. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and include extraneous materials on the consideration of H.J. Res. 78.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Kentucky?

There was no objection.

Mr. ROGERS of Kentucky. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today to present H.J. Res. 78, a short-term continuing resolution that will fund the government through December 22.

This morning, we posted a full-year omnibus funding bill. The bill will responsibly fund the government for the remainder of fiscal 2016 year at the level set by the Bipartisan Budget Act passed in October. We are set to consider it later this week.

However, our current funding mechanism expires today at midnight. To allow for enough time to read and process this legislation, it is necessary at this point that we pass another continuing resolution to keep the lights on in our government.

The legislation we have before us today simply extends current levels of funding for critical government programs and services for 6 additional days through next Tuesday. It is very short and limited in scope, buying us enough time to shepherd the omnibus through to enactment and then for the bill to be enrolled, sent to the President, and signed into law.

So I urge my colleagues to support this bill, to give us the time to consider the full appropriations package, and bring the fiscal year 2016 appropriations process to a close.

I reserve the balance of my time.

Mrs. LOWEY. Mr. Speaker, I yield myself such time as I may consume.

For the second time in a week, I rise in half-hearted support for the continuing resolution before us. This is the third time the Republican majority has brought us to the brink of a shutdown in just the past 11 weeks. It has been over 2½ months since we passed a bipartisan 2-year budget agreement that set guidelines for appropriations. We should have final bills signed into law by now. There are no excuses for these constant delays.

Unfortunately, Republicans' insistence on including dangerous, harmful

policies in spending bills that would restrict women's reproductive health decisions, harm the environment, and roll back consumer protections, just to name a few, delayed the ability of Congress to come to a fair, bipartisan agreement on time.

However, we did know throughout this process that Republicans would need Democratic votes to pass the omnibus. That is why I am pleased to say we were able to get rid of more than 150 poison pill riders, including those related to women's health, labor, such as efforts to block the fiduciary rule and the joint employer rule, consumer financial protection, clean air and water—all gone. However, I was disappointed we were unable to reverse a 19-year-old prohibition on Federal funding for the research of gun violence.

The budget agreement enacted in November provided additional funding, allowing us to make critical investments, reflecting Democratic values. There are some large increases to the National Institutes of Health and the Army Corps of Engineers, for example, Head Start, energy research, COPS hiring, nutrition funding, and so much more. We also prevented further cuts to the EPA and other agencies routinely targeted by Republicans. I am disappointed that the omnibus does not deal adequately with Puerto Rico's crisis. It does carry the 9/11 health and compensation fund. The omnibus carries some tax matters, including the Cadillac tax and solar and wind tax credits.

In all, the package is a mixed bag. Each Member will have to read the details for him- or herself.

While I will vote to keep the government open today, Mr. Speaker, the American people deserve a Congress that does its job on time and puts the interests of hardworking families ahead of special interests.

I yield back the balance of my time.

Mr. ROGERS of Kentucky. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Kentucky (Mr. ROGERS) that the House suspend the rules and pass the joint resolution, H.J. Res. 78.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the joint resolution was passed.

A motion to reconsider was laid on the table.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on motions to suspend the rules previously postponed.

Votes will be taken in the following order:

Concurring in the Senate amendment to H.R. 2820, by the yeas and nays;